G. R. S. 58

Previous references.

Edn 494-08-581-224.

1909-10

(Banking)

File No. 43-09

Serial Nos. 1-2+3

Later references.

B45-10 No 164 B August 1911

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. 1-3

Part B. for February 1911.

SUBJECT.

Amendment to rule 11 of the Insurance rule

From the Secretary, Insurance Committee
No. 3155 dated the 12th april 1910.

Requests Sanction of Govt to the proposed alteration of the above rule, with the opinion of the Committee thereon

2. To the Secretary Insurance Committee
No. Fe. 4421 dated 22-2-11
approves of the alteration suggested

3. To the Compiler, Mysore Gazette
No. Fe. 4422 d. 22-2-11
notifies the rule as altered.

G.R.S.11]

1909-10

GENERAL AND REVENUE SECRETARIAT

(Banking)

NOTES.

File No. 43

FILE HEADING.

Amendment to rule 11 of the Insurance Rules.

From The Secretary, Insurance Committee

No. 3753 Dated 12.4.10 Received 14.4.10

Diary No. 4115 | Encls. 1 file Spare Copies | Serial No. 1

BRIEF ABSTRACT OF LETTER.

Requests sanction of Govt to the proposed alteration of rule 11 with the opinion of the members of the committee recorded thereon.

NOTES AND ORDERS.

The case arose thus. One Subramania Iyer HM Chastra Tamil High School insured his life on a personal allowance of Rs 35 which has to

NOTES—First sheet

GPB—30,000—3-1-07

Serial No.

Cease when his pay reached 200 Rs. whether he should have been allowed to insure his life on this allowance in the 1st instance is doubtful. Meanwhile his Subramania Iyer continued ~~his~~ insurance on his increments till his pay reached 200 Rs when the audit office found out the mistake. The I G proposed that the extra policy issued in respect of premia paid on this 35 Rs be cancelled & the money returned to his Subramania Iyer. The Insurance office considered this would create an inconvenient ~~precedent~~ precedent (how it is not clear) & brought it under rule 11 & disposed of the case. However rule 49 as it stands now, does not lend itself to this application & on the suggestion of the Secretary the presum

Note—Contn. sheet.

GPB—55,000—27.4.09

Serial No.

amendment is proposed to making it more elastic to cover such cases in future. The committee has agreed to the change of the rule. In passing it may be noted that the committee is against any change of rule 7 which the Government sought to amend by giving the insured option to insure for more than 10 p.c of his pay if he chose. The same proposal has now issued in another form for consideration of the committee in connection with the orders recently passed on the case of Mr Suryanarain Sethia, Personal Asstt to the Hon'ble Councillor.

Draft approving the amendment sealed

Init
28/4 Initials

3 Under existing rules the amount of premia payable is ten per cent of the insured pay. In the present case the

NOTE—Contn. sheet.

GPB—35,000—27.4.09

Serial No.

Subramanya for Defects or Wrongs (it is immaterial in this Connection to decide) limited on an amount higher than 10%.

4 In such a Course of the 10% Rule be absolute then the Contract with more than 10% is Void ab initio and as there is no Contract they there can be no fault and no application of the Rules. The Money erroneously received by the Remance Committee belongs to Mrs. S. for Quasi Contracts that to be returned in full without any deduction.

5 The Committee however have resolved to bring it under Rule 11 and as it at present stands does not take Cognizance of such Cases they submit an amendment to this Rule by substituting the words "If the pay on which an Officer has limited his life be reduced for any reason" for "If an limit be depraved.

6 Where the Case of an Officer whose pay is reduced not in Consequence of any fault on the same level with that of an Officer deprived does not seem Just and in the absence of any Rule for giving a fully paid up policy Calculated upon the Sums received, it would seem More more Equitable to refund the Money.

NOTE—Contn. sheet.

GPB—55,000—27-4-09

G. R. S. 12]
General and Revenue Secretariat.

B File No. 43 of 1909

Serial No.

7 A better course would be to allow the person to continue to pay 4% on his bonus when the policy matures. This would mean that Rule 7 (a) 10% pay Rule has been amended and permission accorded to officers that can afford it to insure up to 50 Rs. if they so prefer. The Insurance Committee proposed an amendment on this direction but the Committee were divided not in favour of it.

8 Under the existing rules the highest bonus which an officer can get from the State Life Insurance Scheme under any circumstance is only Rs 21,022 and it is easy to see that there will not be many who can spare 50 Rs per month for premium at 30 and as old as 21 to get this bonus and therefore there is no fear of any great danger to the stability of the fund as those officers who can spare Rs 50 or so are mostly those whose habits of life & condition of existence would be such as to remove them from all chances of accidental or early death.

9 If this rule is amended then there will be no case for cancelling any existing policies held by the Servants and there would be no necessity of altering Rule 11 as proposed by the Committee. Is this view be asked to be discussed by the Committee?

4/1.2.11

Note—Contn. sheet.

7 Secy

GPB—53,004—27-4-09

G. R. S. 12]
General and Revenue Secretariat.

B File No. 43 of 1911

Serial No.

10 I think there has been a lot of unnecessary noting in this case. The point before first is a slight verbal alteration in Rule 11 proposed by the Committee viz.

for "If an officer be degraded" substitute "If the pay on which an officer has drawn his life be reduced for any reason".

11 There should be no hesitation in approving it. From the point of view of the insurance Committee it is immaterial whether the reduction of pay is due to degradation or not.

12 The Committee's proposal may be approved.

13 Modification of Rule 7 so as to allow insurance equivalent to more than 10% may be considered when the Committee come up. JM 2/2.

~~Deleted~~)
Draft Submd.
Subd (45)
10/2
and-5
10/2/11 Dewan)

10123
13.2.11

7 to 9 a.m. 12.2.11

Note—Contn. sheet.

GPB—60,000—12-8-10

Issued 17.2.11

G. R. S. 12]
General and Revenue Secretariat.

B · File No. 43 of 1909

Serial No.	
2	To the Secretary Insurance Committee No H 4421 § 22-2-11 Approves of the alteration suggested To the Compiler Gazette H 4422 § 22-2-11 Notifies the rule as alte

NOTE—Contn. sheet.

GPB—50,00 ›—12-8-10

Bar
D 4115

Ti 18th 12 4 10

No: 3155/Re. Mem 2a. 163. 2. 1/2

Office of the Secretary,
Mysore State Life Insurance Committee,
Bangalore, dated 9th April 1910.

Ti

From

The Secretary,

Insurance Committee,

Bangalore.

To

The Financial Secretary,

to the Government of His Highness,

the Maharaja of Mysore, Bangalore.

Sir,

I have the honour to forward herewith this Office Memo No: 163 dated 10th November 1909 regarding the amendments of Rule 11 of the Insurance Rules with the opinion of the Members of the Committee recorded thereon, and to request you will be so good as to obtain the sanction of Government for amending the Rule as therein proposed.

I have the honor to be,

Sir,

Your most obedient servant,

J. Subbaraya Chetty

Joint: Secretary,

Insurance Committee.

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2

G.R.S. 26]

File No. 43
Serial No. 3

Diary No. of letter replied to 4115

No. Je 4822
22-2-1911

General and Revenue Secretariat
(Bangalore, the 19 .)

To
The Superintendent
Mysore Gazette

Date of issue 21-2-11

Signed by W Balmain Iyer

Notification
No

Rs 457
Translate

The Govt of H H the
Maharaja of Mysore
are pleased to direct
the attention of Rule
of the Insurance Rule
as follows.
"If the pay on which

over.

SUBJECT.

3

an officer has insured his life be reduced for any reason he may further continue to pay full premium on his Policy on discontinuance of payment of the difference between such premium & that on his reduced pay the arrears being dealt with as prescribed in the preceding rule

H Secy

List of enclosures,

Copied by

Examined by

GP'B—20,000—25-9-10

G.R.S. 70]

Government of H. H. the Maharaja of Mysore.

GEN. & REV. SECRETARIAT.

REQUISITION FOR PAPERS.

Section Banking

A

B June 10

Filed

Deposit

File No. 15 8-09

Serial No. 48

1088

To be put up with Diary No. of 1911

Signature

Branch

Section

Date 27/9/14

Banking

GPB—15,000—28-10-10

Not Read 8-5 A.

Two Drafts

4

G.R.S. 28.]

File No. 43

Serial No. 2

Diary No. of letter replied to 4115

Proceedings of the Government of His Highness the Maharaja of Mysore.

GENERAL AND REVENUE SECRETARIAT.

(Bangalore)

READ—

Letter No. 315-5 S 9/11-4-10

the

from the Secy Insurance Committee recommending the marginally noted amendment to Rule 11 of the ~~Group Insurance~~ No. Insurance Rules regarding the treatment of the policy of an insured official whose pay is reduced for any cause and orders thereon

Date of issue 21-2-1911

Signed in W Lakshmi Narasimha

over

In the first line of rule 11 for the words 'If an insured be degraded' substitute 'If the pay in which an officer has insured his life be reduced for any reason.

SUBJECT.

GPB—10,000—19-4-10

5 order thereon WO 32 4821 of 22-2-1911

The alteration suggested is approved.

The rule as amended will read as follows.

"If the pay on which an officer has insured his life be reduced for any reason he may either continue to pay the full premium on his Policy or discontinue payment of the difference between such premium & that due on his reduced pay the arrears being dealt with as prescribed in the preceding Rule."

B. C.

This 16 Feb 11

For Secy

To the Secy Insurance Committee

returning enclosures.

md-s 11/2/11

S 1-

21 2

21/2

(45)

FINANCIAL.

No. Fl. 4322—*B.* 43-10-3, *dated 22nd February* 1911.

The Government of His Highness the Maharaja of Mysore are pleased to direct the alteration of Rule 11 of the Insurance Rules as follows:—

"If the pay on which an officer has insured his life be reduced for any reason he may either continue to pay full premium on his policy or discontinue payment of the difference between such premium and that on his reduced pay the arrears being dealt with as prescribed in the preceding rule."

By Order,
J. S. CHAKRAVARTI,
Financial Secretary to Government.